

METHODS AND SYSTEMS FOR QUANTIFYING
CASH FLOW RECOVERY AND RISK

ABSTRACT OF THE DISCLOSURE

5 A method of valuation of large groups of assets by selecting a lowest variation assumption for asset valuation in order to limit risk includes the steps of evaluating assets by all known valuation methodologies which have merit for those particular assets, selecting the valuation methodology which is most accurate for the assets being evaluated and assigning values to the assets. Individual asset values are developed and listed in tables so that individual asset values can be taken from the tables and grouped in any desired manner. The asset s are divided into categories by credit variable and then rated individually.